Entered on Docket
January 28, 2011

Hon. Linda B. Riegle
United States Bankruptcy Judge

THE LAW OFFICES OF RANDOLPH H. GOLDBERG
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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

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In re: Andrew Porter Debtor(s),	BANKRUPTCY NUMBER: BK-S-09-31975-LBR Chapter 13 TRUSTEE: KATHLEEN LEAVITT Date: 01/20/2011 Time: 2:30 PM

ORDER RE: MOTION PERMITTING DEBTOR TO MODIFY HOME LOAN (PERMANENT MODIFICATION)

This matter having come on for hearing this 20TH day of JANUARY, 2011, Randolph H. Goldberg, Esq., having been present, proper notice having been given, no opposition filed herein by the Trustee, and the Court having heard the representation of counsel for Debtor Andrew Porter and being otherwise informed and good cause appearing therefor;

The tangible personal property described below is intended primarily for personal, family or household use of the debtor(s):

713 BRITTANY FALLS COURT, NORTH LAS VEGAS, NEVADA, 89031.

The debt owing the Creditor is a dis chargeable consumer debt and the Debtor(s) interest in such property is exempt or has been abandoned by the estate.

THE NEW LOAN MODIFICATION TERMS ARE AS FOLLOWS:

	Current Terms	Modified Terms
UPB	$140,501.94	$146,429.52
Maturity Date	08/01/2033	01/01/2041
Term in Months	360	360
Payment Due Date	07/01/2010	02/01/2011
Principal & Interest	$857.28	$699.08
Payment Amount	$1,106.39	$925.96
Amount Capitalized	$5,927.58	$940.56 (Initial Funds from Borrower)
Interest Rate	5.000%	4.000%

IT IS HEREBY ORDERED AND DECREED:

That the debtor(s) may redeem the subject property by paying to the Creditor on or before the thirtieth (30th) day following the entry of this Order the redemption amount.

Reasonable attorney fees and financing are approved under the terms and conditions set forth herein.

Upon timely receipt of such payment, the Creditor is ordered to cancel its lien of record and surrender the certificate of title in accord with the Debtor(s) instruction.

In the event of the failure of the Creditor to so cancel its lien within three (3) days after payment of the aforesaid lump sum pursuant to the entry of this Order, then this Order shall serve as an authorization for the said lien as well as cancellation of all liens subordinate to senior lien holder to be canceled, and it is Ordered that the applicable County Clerk's Office shall cancel same of record.

In the event of the failure of the Debtor(s) to pay the redemption amount within such time frame, the automatic stay shall immediately terminate.

Submitted by:
LAW OFFICES OF RANDOLPH H. GOLDBERG

By /s/Randolph H. Goldberg, Esq. /s/
RANDOLPH H. GOLDBERG, ESQ.
4000 S. Eastern Avenue, Ste. 200
Las Vegas, NV 89119

CHAPTER 13 TRUSTEE

____
KATHLEEN A. LEAVITT
201 LAS VEGAS BLVD., SO. #200
LAS VEGAS, NV 89101

LR 9021. ENTRY OF JUDGEMENTS AND ORDERS

Pursuant to LR 1001©, the judges of the District of Nevada hereby adopt this administrative order and amend the following local rules:

LR 9014 (g) is hereby amended to read as follows:

g) Compliance with LR 9021. In chapter 7 and 13 cases, LR 9021(b)(1) is waived if a proposed order is served with the motion and the motion is granted. The proposed order must be attached as an exhibit and may not be separately filed or submitted for the judge's signature prior to the hearing. If the proposed order is not served with the motion, or if the order has been modified by the court or otherwise, the LR 9021 (b) (1) is applicable.

LR 9021© is hereby amended to read as follows:

1) Documents listed in subsection (a) above must be submitted to the court with the following certification from the submitting counsel:

In accordance with LR 9021, counsel submitting this document certifies that the order accurately reflects the court's ruling and that (check one):

____ The court has waived the requirements set forth in LR 9021 (b)(1).

____ No party appeared at the hearing or filed an objection to the motion.

✓ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

KATHLEEN A. LEAVITT
201 LAS VEGAS BOULEVARD, SOUTH #200
LAS VEGAS, NEVADA, 89101

____ **APPROVED**

____ **DISAPPROVED**

✓ **FAILED TO RESPOND**

_____ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

2) No language other than "approved" or "disapproved" may appear above opposing counsel's signature; and

3) Unless the court orders otherwise, "opposing counsel" means any attorney who appeared at the hearing regarding the matter that is the subject of the order or who filed objections.

4) Variation from the certification language indicated in paragraph (c)(1) may be cause for returning the draft order unsigned by the court.